
STATE OF OKLAHOMA FOSTER CARE PROGRAM

SUMMARY OF INSURANCE

FOSTER CARE LIABILITY INSURANCE

Carrier:	James River Insurance Company		
Broker:	Marsh USA		
Policy No.:	00044673-5		
Policy Term:	August 30, 2015	to	August 30, 2016
Limits of Liability:	General Aggregate		\$5,000,000
	Products / Completed Operations Aggregate		Excluded
	Personal & Advertising Injury		Included
	Each Foster Household Occurrence – Each Claim		\$300,000
	Each Foster Household Aggregate – Each Household		\$300,000
	Damage to Property you Own or Premises Rented to you – Each Claim		\$5,000
	Medical Expense		Excluded
	Property Damage Deductible – Per Claim		\$250
Coverage Trigger:	Claims Made Form with August 30, 2010 Retro Date		
Terms and Conditions as Per Coverage Form:	CG 0002 (12/07)		
Notable Endorsements (At Policy Inception):	Additional General Liability Exclusions, AH2300US (2/05)		
	HIPAA Exclusion, AP1008US (9/05)		
	Limitation of Coverage to Designated Premises, AP2008US (07/12)		
	Combined Policy Exclusions, AP5054US (3/11)		
	Cross Suits – Exclusion, AP2031US (4/11)		
	Employer’s Liability – Exclusion, AP2032US (11/08)		
	Absolute Pollution and Pollution Related Liability – Exclusion, AP2036US (11/05)		
	Communicable Disease Exclusion, AP2102US (4/03)		
	Minimum Policy Premium, AP2103US (6/07)		
	Common Policy Conditions, AP2104US (10/12)		
	Absolute Auto, Aircraft and Watercraft Exclusion, AP2106US (08/12)		
	Binding Arbitration, AP2107US (4/03)		
	Supplementary Payments (Defense Costs) within Limits of Insurance, AP2108US (8/11)		

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Restricted Reporting Endorsement, AP2704US (4/06)

Exclusion – Punitive Damages, AP2111US (11/05)

Deductible Endorsement, AH2307US (11/13)

General Liability Changes Claims-Made To Claims-Made and Reported, AP2700US (1/07)

Extended Reporting Period, AP2702US (1/07)

Rejection of Coverage for Certified Acts of Terrorism Coverage (Pursuant to Terrorism Risk Insurance Act), AP5027US (1/15)

Recording and Distribution of Material or Information in Violation of the Law Exclusion, CG0068 (5/09)

Exclusion – Coverage C – Medical Payments, CG 21 35 (10/01)

Contractual Liability Limitation, CG 21 39 (10/93)

Fungi or Bacteria Exclusion, CG 21 67 (12/04)

Nuclear Energy Liability Exclusion, IL 00 21 (09/08)

Policy Changes – Amendment of Section IV – Definitions, IL 1201 (4/03)

Policy Changes, Amend Covered Persons and Entities, IL 1201 (4/03)

Physical Abuse or Sexual Misconduct – Limits of Liability, AH2302US (09/05)

- Each Claim Limit: \$100,000
- Aggregate Limit: \$100,000

Policy Changes – Property Damage to Property of a Named Insured, IL 1201 (4/03)

Policy Changes – Deductible Endorsement, IL 1201 (4/03)

- Property Damage Liability: \$250 Per claim

Policy Changes – Guaranteed Rate, IL 1201 (04/03)

Employment-Related Practices Exclusion, CG2147 (12/07)

Policy Changes – Professional Liability Endorsement, IL1201 (04/03)

Professional Liability (Claims-Made and Reported), AH2305US (09/12)

Policy Changes – Definition of Foster Child and Parent, IL1201 (04/03)

Exclusion of Certified Acts of Terrorism and Exclusion of Other Acts of Terrorism Committed Outside the United States, CG2175 (01/15)